

LEADER

FARM CREDIT OF THE VIRGINIAS

SUMMER 2024



MESSAGE FROM THE PRESIDENT

LEADER

is published twice per year for stockholders, directors and friends of Farm Credit of the Virginias.

PRESIDENT

Brad Cornelius

BOARD OF DIRECTORS

James F. Kinsey – Chairman
Kevin C. Craun – Vice Chairman
Caitlin M. Bailey
Ronald L. Bennett
Donna M. Brooke-Alt
David W. Campbell
Robert M. Chambers, Jr.
Charles E. Horn, Jr.
Kyle E. House
Melody S. Jones
Charles R. King, Jr.
Charles B. Leech IV
Milton L. McPike, Jr.
Donald W. Reese
Alfred W. Stephens, Jr.

EDITOR

Jennifer Kiser

Farm Credit of the Virginias furnishes data to credit reporting agencies. The Association's reporting efforts are important for aiding consumers in obtaining credit, assisting businesses in credit approval, providing consumers with timely and accurate personal credit information, reducing fraud and abuse, helping prevent identity theft and minimizing errors in credit reporting. If you have questions regarding this process, please contact our Credit Desk at 540.886.3435 ext. 5224.

FINANCIAL REPORTS

Questions, comments or requests for copies of our financial reports should be directed to Farm Credit of the Virginias, ACA, by writing 102 Industry Way, Staunton, VA 24401 or calling 800.919.3276.

Our annual and quarterly financial reports can also be obtained by visiting our website at FarmCreditofVirginias.com.

Summer is here, and it is great to see the new life and growth that came about this spring. As we enter one of the busiest seasons, both for you on your operations and for us here at Farm Credit of the Virginias, I hope you all get a chance to take a well-earned break to enjoy time with family and friends this summer. There are many exciting things happening with your cooperative this year, as we strive to make improvements and foster new opportunities to better serve you, our valued borrowers, for years to come.

I am pleased to report that our cooperative remains focused on fulfilling our mission and helping our customer-owners navigate an ever-changing economic landscape. We concluded the first quarter of 2024 with a total loan volume of \$2.17 billion and net income of \$9.7 million. Our credit quality remains strong at 95.77% Acceptable.

In April, we returned \$32 million to our customer-owners through our annual patronage refund. This year's \$32 million patronage refund accounted for over 81% of our 2023 net profits, which our board of directors elected to return due to our strong financial position. While the

total patronage refund varies from year-to-year, on average, our borrowers have enjoyed 26% interest returned through our patronage refund program over the last 15 years. Learn more about the 2023 patronage refund on page 8.

Our Association is glad to announce that we are currently accepting applications for the third funding cycle of the Farm Credit of the Virginias Charitable Contributions Fund, a grant program established in 2022. The Charitable Contributions Fund allows our cooperative to invest in the agriculture industry and the rural communities we serve by providing grant opportunities for charitable organizations in our footprint. Grant applications for the 2024 funding cycle will be accepted through July 1. During the first two years of the program, \$215,000 in grants have been awarded to 25 non-profits and community partners. It has been invigorating to learn about the far-reaching and lasting impacts of previous grant recipients in our rural communities, and we're thrilled to see what more we can accomplish through the continuation of this program. Learn more about the Farm Credit of the Virginias Charitable Contributions Fund on page 22.



In other exciting news, I am pleased to announce that customer appreciation event season officially kicked off in May. Throughout the year, our branch offices will host various events, either at the branches or within the community, to celebrate and show our appreciation for our customer-owners. You'll find the full list of event dates on page 4, but keep an eye on your mailbox and inbox for details regarding your branch customer appreciation event. We can't wait to see you there!

In March 2024, we announced the upcoming retirement of longtime chief audit officer, Dewey Brown, in August 2024. We will miss Dewey and we are grateful for all of his meaningful contributions during his 24-year tenure, but we are pleased to see our very own audit manager, Adam McKenery, assume the role of chief audit officer. Adam has been an integral part of the Farm Credit family since 2019 and I have every confidence that he will continue to do a wonderful job supporting our internal teams and customer-owners in his new role. Adam is a current fellow of the Virginia Agriculture Leaders Obtaining Results (VALOR) program, a two-year leadership program of Virginia Tech

and Virginia Cooperative Extension, which has been a great opportunity for him to fine-tune his leadership skills. Read more about Adam's VALOR experience on page 21 and congratulate him on his new role the next time you see him.

The Farm Credit Knowledge Center has always been a valuable resource for our customer-owners. We are thrilled to announce that the Knowledge Center will be launching an exclusive library of online resources through their new Member Portal this summer. Beginning July 1, 2024, the Member Portal will provide FCV customer-owners with access to the AgHub Learning Portal and the Agricultural Business Toolkit. You can find more information about this exciting change on page 11. The Knowledge Center will continue to offer in-person and virtual events, including the popular Farm Management Institute and Dairy Management Institute events which take place each spring.

In closing, I wish each of you a great summer and a fantastic harvest this fall. Thank you for choosing Farm Credit as your lending partner.

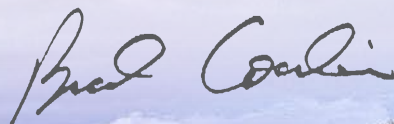


Photo by T. Pennington – Grayson County, VA

In This Issue

ASSOCIATION NEWS

Customer Appreciation Events . . . 4

Holiday Schedule 4

In Memoriam 5

Director Retirement 5

2023 Circle of Excellence and
President's Circle Winners . . . 6

Employees Participated
in Ag Literacy Week 7

2023 Patronage Refunds 8

FarmLaunch 9

New Farm Credit Knowledge Center
Member Portal 11

CAP News 12

CUSTOMER-OWNER FEATURES

Aaron and Tara Helmick
of Anathoth Livestock 14

Wesley Kent of
Winding River Farms 16

Scott and Becky Ramsey
of Wyndale Gardens 18

Farm Credit Memorial
Scholarship at VT 20

VALOR Experience 21

Farm Credit of the Virginias'
Charitable Contributions Fund. . 22

ASSOCIATION NEWS

Customer Appreciation Events

Our branches enjoy hosting events to celebrate our members and engage with our rural communities. Keep an eye on your mailbox (and inbox) for formal invitations to your branch customer appreciation event with additional details, including time and location. We hope to see you at the following events throughout our footprint during 2024!

BRANCH	DATE
Moorefield	May 16
Romney	May 30
Ripley	June 7
Harrisonburg	June 18
Chatham	June 21
Lewisburg	July 12
Wytheville	July 13
Oakland	August 21
Roanoke	August 23
Charlottesville	August 28
Orange	September 5
Warrenton	September 12
Culpeper	September 18
Bedford	September 19
Lexington	September 19
Leesburg	September 25
Abingdon	September 26
Rocky Mount	October 11
Bridgeport	October 17
South Boston	October 29
Verona	December 5

Holiday Schedule

Offices will be closed on the following days:

June 19	Juneteenth (Wednesday)
July 4	Independence Day (Thursday)
September 2	Labor Day (Monday)
October 14	Company-wide Meeting (Monday)
November 11	Veterans Day (Monday)
November 28 & 29	Thanksgiving (Thursday & Friday)
December 24 & 25	Christmas (Tuesday & Wednesday)

Photo by R. Stanford – Fauquier County, VA

In Memoriam

We mourn the passing of two former directors, **Jesse L. Surles** (92), who passed away on January 16, 2024, and **James A. “Jim” Kinsey** (74), who passed away on March 10, 2024.



Mr. Surles served as a committed outside director for 11 years. He first served on the Warrenton Farm Credit Board beginning in 1989 and completed his tenure on the Blue Ridge Farm Credit Board in December 2000. Mr. Surles was very involved in the Warrenton community, serving as a board member or volunteer for a variety of different organizations.



Mr. Kinsey gave 35 years of dedicated service to Farm Credit and to Agribusiness by faithfully serving as a director on the West Virginia Farm Credit Association Board, the Baltimore Farm Credit Bank Board, the AgFirst Farm Credit Bank Board, the CoBank Board, the Funding Corp Board and the Farm Credit of the Virginias Association Board. He was also active with the West Virginia Cattlemen’s Association, West Virginia Beef Industry Council and the National Cattlemen’s Beef Association. Mr. Kinsey was inducted into the West Virginia Agricultural and Forestry Hall of Fame in 2008.

We acknowledge both of these former directors’ lifelong commitment to agriculture and dedication to the Farm Credit System.

Thank You for Your Service



John E. Wells was elected to the West Virginia Farm Credit Association Board in 1987 and remained a board member through mergers to what eventually became Farm Credit of the Virginias in 2001. He served diligently for 36 years until his retirement in December 2023. Mr. Wells is a full-time beef farmer. He is a member of the West Virginia Cattlemen’s Association, Wirt County Farm Bureau, and is vice president of the Jackson County Calf Pool Cooperative. Mr. Wells also served on the AgFirst Farm Credit Legislative Advisory Committee. We are grateful for his many years of guidance and leadership on the Board serving Farm Credit and our member-borrowers.

2023 CIRCLE OF EXCELLENCE AND PRESIDENT'S CIRCLE WINNERS

Farm Credit of the Virginias is excited to announce the 2023 Circle of Excellence winners and President's Circle award winners. These awards aim to acknowledge employees' commitment to excellence, FCV and the rural communities we serve.



Circle of Excellence Awards

The Circle of Excellence award recognizes new business generation, leadership, customer service, loan servicing and credit administration. Congratulations to the following sales and lending team members who were recognized as 2023 Circle of Excellence winners:

Elsa Southard - Orange Branch
Megan Rodgers - Charlottesville Branch
Autumn Crider - Warrenton Branch
Hunter Watkins - Culpeper Branch
Jacob Sharitz - Wytheville Branch
J.T. Anderson - Verona Operations Center

Clayton Terry - Roanoke Branch
Mary Hammock - Chatham Branch
Cole Williams - Bridgeport Branch
Anthony Watson - Wytheville Branch
Valerie Moore - Verona Branch

President's Circle Awards

The President's Circle award is a peer-nominated accolade that recognizes employees for their outstanding contributions to the Association. The nomination criteria are based on the employee's demonstration of the Association's core values, which are excellence, passion, integrity and collaboration. Congratulations to the following fifteen employees who were recognized by their co-workers as 2023 President's Circle award winners!

EXCELLENCE

Cristy Armell - Sr. Credit Analyst, Verona Operations Center
Magen Ayers - Loan Operations Supervisor, Wytheville Branch
Marsha Barona - Business Relationship Specialist, Culpeper Branch

PASSION

Will Stanley - Sr. Business Analyst, Harrisonburg Branch
Becky Daubert - Credit Analyst, Verona Operations Center
Tracy Riordan - Business Relationship Specialist, Orange Branch

INTEGRITY

Morgan Meador - Credit Analyst, Roanoke Branch
Megan Bowen - Commercial Loan Processor, Gate City Field Office
Eric Roberts - Special Assets Manager, South Boston Branch

COLLABORATION

Joyce Widner - Business Relationship Specialist, Abingdon Branch
Halle Aker - Business Service Specialist, Wytheville Branch
Jason Welch - Sr. Information Systems Specialist, Roanoke Branch

OVERALL WINNERS

Joey McDougall - Compliance Specialist, Roanoke Branch
Carrie Casto - Director of Project Management, Ripley Branch
Anita Parker - Finance Manager, Verona Operations Center



EMPLOYEES PARTICIPATED IN AG LITERACY WEEK

The employees of Farm Credit of the Virginias always look forward to Agriculture Literacy Week, an annual observance in March organized by Virginia Ag in the Classroom. Each year, a new book is selected and volunteers from agricultural organizations and businesses across the state donate copies of the story to local classrooms and volunteer to read and lead activities with students.

The 2024 Virginia AITC book of the year was **Logan's Greenhouse** by JaNay Brown-Wood. The book follows Logan, a boy who uses a wheelchair and accessibility tools while gardening in his greenhouse, as young readers hunt for visual clues and compare and contrast the unique characteristics of carrots against sweet potatoes, leeks, turnips and other produce that grows in Logan's greenhouse. This year, FCV employees donated over 370 books to elementary school classrooms and libraries across their tri-state territory.



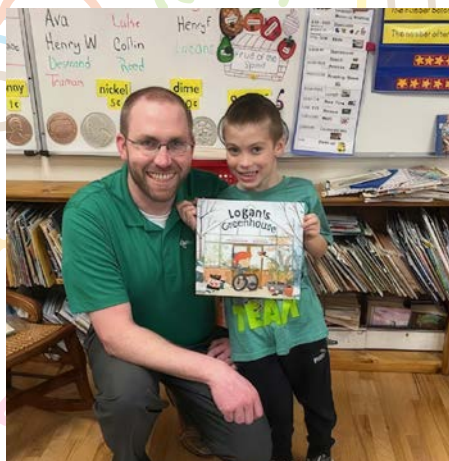
Bridgeport business service specialist, Kathy Stewart, visited five classes at Arthur I. Boreman Elementary School in Tyler County to read *Logan's Greenhouse* and complete the greenhouse project that was mentioned in the book, which the students particularly enjoyed.



Wytheville loan officer, Anthony Watson, visited a first grade class at Max Meadows Elementary School to read *Logan's Greenhouse*.



Our Orange Branch team partnered with their local Farm Bureau Women's Committee and were able to read to every second grade classroom in Orange County! Orange loan officer, Elsa Southard, also planted seeds with students at Grymes Memorial School.



Micah Owens, Verona loan officer, read to his son's kindergarten grade class at Grace Christian School.



Alecia Allen, Rocky Mount business service specialist, read to a kindergarten class at Boones Mill Elementary School. The class was very excited about the book and loved learning all about carrots!

Because of You PATRONAGE Happens

It's because of you – Farm Credit customer-owners – that our annual patronage refund happens. As a member of Farm Credit, you are eligible to receive your share of our profits. Returning our earnings is how we invest in agriculture and the rural communities that we serve. We are proud to be a dependable financial partner to farmers, agribusinesses and rural property owners!

We are proud to
announce we returned

\$32
MILLION

in cash dividends through our
patronage refund program.

This equates to having an
interest-free loan for 3 months
and represents approximately

27%

of the interest accrued
on your loans.

This year's patronage
refund is more than

81%

of our 2023 net profits!



Agribusiness relationship manager, Kathrine Dittmore, delivered a patronage refund check to Benjamin Van Hoven of Commonwealth Growers, located in Culpeper, VA.



Jordyn Moore was thrilled to receive her 2023 patronage dividend from Roanoke loan officer, Allie King, who was able to help make her dreams of owning land a reality.



Doug Fifer happily accepted his share of the 2023 patronage refund from Verona loan officer, Valerie Moore, outside of his poultry house in Mt. Solon, VA.



Wytheville loan officer, Anthony Watson, visited his customer, Scott Flory, at his dairy operation in Dublin, VA to deliver his patronage dividend.



Romney customer-owner, Mike Young, received his 2023 patronage refund check from his loan officer, Stephanie Richardson.

We've returned more than

\$465
MILLION

to our customer-owners
since 2001.



FARM CREDIT

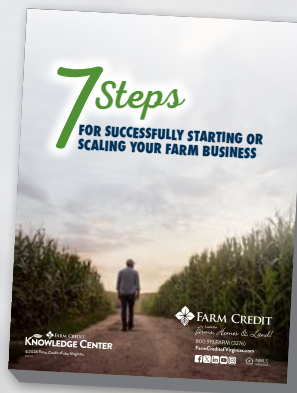
FarmCreditofVirginias.com

Starting or expanding a farming operation can feel like an overwhelming endeavor.

There are many decisions to be made and factors to take into account. Choosing the right commodity, business planning and budgeting, securing land and equipment, complying with agricultural regulation and managing risk are just a few of the necessary considerations. Additionally, securing credit when you are in the early stages of your agricultural career can be difficult.

We've developed a guide designed to offer pro-tips and insight to help you navigate this process smoothly and efficiently, ensuring sustainable success for your new or growing farm business. This guide includes information from industry experts, downloadable worksheets, contacts and links to blog posts to help you build your toolbox and ensure you are setting up yourself and your farming operation for long-term success! Furthermore, working through these considerations will put you in an excellent position for your first visit with a loan officer, where you will discuss your goals and the financing you may require to achieve them.

Learn more about our loan program for young and beginning farmers, and download our *"Seven Steps for Successfully Starting or Scaling Your Farm Business"* on our website. Scan the QR code on the right with your smartphone or visit FarmCreditofVirginias.com/FarmLaunch.



Scan Here
to Learn More!

 FARM CREDIT
KNOWLEDGE CENTER

©2024 Farm Credit of the Virginias



FARM CREDIT

Loans for
Farms, Homes & Land!

800.919.FARM (3276)

FarmCreditofVirginias.com



 NMLS
#456965



Two E-Learning Courses For Those Interested In:

Starting a New Agri-Business | Growing Your Business | Managing a Business | Transitioning to the Next Generation

What is Ag Biz Basics?

- 4 online eLearning modules
- Available to start any time
- Self-paced
- Approximately 2 hours to complete the modules with additional time required for the workbook
- Participants will develop basic goals and financial business documents like cash flow statements, balance sheets and cash income statements
- Mobile friendly

What is Ag Biz Planner?

- 10 online eLearning modules
- 5 month course
- Self-paced with regular check in points
- Approximately 20 hours to complete the modules with additional time required for the workbook and business plan development
- Finish the course with a complete written business plan
- Access to program mentors



Designed for Young, Beginning and Small Farmers and Agri-Businesses
You pick the one that is best suited for you and your operation.



High-speed internet access is strongly recommended.



Tuition rates may apply, contact us to learn more.



**Courses developed by Dr. Dave Kohl
Professor Emeritus, Virginia Tech**



Dr. David Kohl
Professor Emeritus
Ag Finance & Small Business Management
Virginia Tech

For more information or to register, contact:
KnowledgeCenter@FCVirginias.com
or contact your loan officer.





INTRODUCING THE NEW MEMBER PORTAL

We are thrilled to announce that starting July 1, 2024, cooperative members will have access to an exclusive library of online resources through the **Member Portal** of the Farm Credit Knowledge Center!

The **Member Portal** offers two comprehensive resources: **AgHub Learning Portal** and **Agricultural Business Toolkit**. These resources provide valuable information on general agriculture, commodities and agricultural business management.



The AgHub Learning Portal is a one-stop-shop for credible resources and information related to commodities and agriculture. Whether you're an agriculturist looking to expand your knowledge or seeking resources within your chosen industry, the AgHub offers a variety of videos, templates, worksheets, forms, reputable resource links and much more.



The Agricultural Business Toolkit is a library of resources specifically designed to aid in the management of agricultural operations. The toolkit covers the most frequently requested information related to planning and managing an agricultural operation. With video tutorials, downloadable worksheets and templates, check sheets and additional resource links, you'll find applicable assets that you can adopt and utilize as you manage your business.

Starting July 1, 2024, cooperative members can log in to the **Member Portal** and explore a wide range of articles, videos, how-to guides, worksheets, calculators, templates and more. For more information, please scan the QR code to the right with your smartphone or visit **FarmCreditofVirginias.com/Knowledge-Center/Resources**.



Scan Here
for More Information

Farm Credit is known for building relationships with its customers, but it goes further than that. The Farm Credit System was established by Congress 108 years ago, and the directors and employees of Farm Credit understand the importance of sharing the Farm Credit story with those key members. Relationships are built by visiting and meeting with representatives in Washington, D.C. and the states within our territory, making trips to locations they are visiting and participating in events where we can share our story.

As a cooperative and supporter of agriculture and our rural communities, Farm Credit is a believer in the value of advocacy and education. In 2024, as Congress takes up the renewal of the Farm Bill, our collective support of agriculture and the farmers and communities we serve is even more important. Morgan Slaven, a customer-owner and member of FCV's Young, Beginning, and Small Farm Advisory Committee, is the owner/operator of Mercy Mill Farms in Weyers Cave, Virginia. She grew up as the sixth generation on her family's cow/calf operation in the Shenandoah Valley, was active in FFA at the local and state level, and currently serves as the Manager of Governance & Executive Affairs with Shenandoah Valley Electric Cooperative. We recently took some time to chat with Morgan about her passion for agricultural advocacy, and we couldn't agree with her more!

Why is advocacy in agriculture so important?

The statistics make it pretty clear how disconnected consumers are from farming and rural issues: nearly 99% of the population is not involved in production agriculture. The average American is at least three generations removed from the farm. The vast majority of legislators that represent Virginia are from urban communities. Those not involved in agriculture are voting on issues that impact farmers, enforcing laws and regulations that we must live with, and wield a purchasing power that influences the demand for the products our livelihood depends on. With that in mind, I believe advocacy is a critical

responsibility for all of us involved in the farming community. Farmers of my generation are facing unprecedented industry issues. Consumers and political decision makers need to know how these issues are going to impact food, fiber and fuel for us all, and the only way to do that is for us to engage with them.

Why are advocacy and engagement with political groups especially important during a Farm Bill year?

Of all the hot political topics that can polarize people, there is one thing we can all agree on: consumers should have access to wholesome, affordable and safe food. Our job as advocates for the industry is to help our representatives navigate the misinformation surrounding this topic in order to open up a pathway for farmers and industry partners to keep that statement true. For those who don't have experience in lobbying, this can seem especially intimidating, and probably the core reason why farmers don't engage in advocacy work. That is why it's important to engage (or at least pay membership dues) to a political advocacy group. They have paid staff who take care of the heavy lifting of understanding the legislative process and making the connections with representatives. However, the most critical piece of their work can only be provided by farmers: the telling of our story and experiences. The Farm Bill is a special opportunity for farmers to carve out a space for special programs and funding that tackle the major issues that



could potentially disrupt our country's food supply. It's especially important for farmers to be engaged during this time as the Farm Bill only comes up for discussion every five years.

How do you advocate for agriculture? How did you get started?

My advocacy experience actually started when I was a Virginia FFA Association state officer. As state president, part of my responsibility was to represent the association at political opportunities. I visited my congressional representative's offices and our state capitol for the first time in the blue jacket. My time in this role also gave me a youth representative seat on the Virginia Agribusiness Council and introduced me to Virginia Farm Bureau grassroots programs – of which I'm still an engaged member today.

My personal approach to advocacy is to ignore party lines. It doesn't matter who the congressional representative or state legislator might be or which side of the aisle they sit on, if I have an opportunity to talk with them about the agriculture industry, I take it. Last summer, I was invited to participate in two Farm Bill round table discussions: one was with a Republican congressman and the other with a Democratic senator. Both conversations were productive and engaging – and contact information was exchanged. It's hard to imagine this in a world where everything seems so polarized, but we actually don't have to agree on 100% of all political issues in order to make progress for our industry.

As a young farmer, one of my biggest concerns is that those of my generation (and younger) don't see the same value in membership organizations as the generations before us. According to the Department of Labor, by 2025, Millennials and Gen Z will account for over 75% of the workforce; however, only 29% of association members are from these younger generations (according to a January 2023 article by Velir). I try to share my

advocacy experiences on social media so that my farming peers can see how easy it is to engage. My generation **MUST** see the responsibility we have to step up and be part of these organizations. If not, who will be speaking on our behalf in 10-20 years?

You recently joined the YBS Advisory Committee here at FCV – why did you want to get involved?

Any opportunity I have to volunteer as a spokesperson for our industry (especially for young or beginning farmers and our particular challenges), I'm going to take it. As I mentioned before, advocacy groups like those through Farm Credit, Farm Bureau or commodity associations are able to build stronger cases for the issues they are presenting to legislators if they can bring willing volunteers from the farming community with them to share their stories. Moreover, being part of these types of advisory committees allows me to share input from my farming peers to make programs and products stronger for those of us just starting out in the business.

Is there anything else you'd like to share?

I know it is tough to leave the farm to participate in these types of activities. Don't forget that social media is a powerful tool in engaging with legislators right from the tractor seat. Being a dues-paying member of these advocacy organizations also helps support their mission in representing you on the hill and at the state capitol when you aren't able to represent yourself.

Thanks to Morgan for her engagement, passion and advocacy. Want to get involved in our advocacy efforts? Join Farm Credit's Grassroots Advocacy alerts and help us Stand Up for Agriculture!



**Become a
Farm Credit
Advocate**

TEXT "CREDIT"
TO 52886



SCAN ME

 **FARM CREDIT**



CUSTOMER-OWNER FEATURE: AARON AND TARA HELMICK OF ANATHOTH LIVESTOCK GREENVILLE, WV

Aaron and Tara Helmick run a diversified livestock operation with their four young children called Anathoth Livestock LLC in the beautiful Hans Creek Valley of West Virginia. Both Aaron and Tara have backgrounds in agriculture, though they built this enterprise from the ground up. It started as a dairy and they have since transitioned to sheep and beef cattle.



Aaron and Tara Helmick were married in 2009 and shortly after, decided they wanted to start a farm of their own. They began looking at properties and through a friend who was an extension agent, they found a farm in Greenville, WV that fit the bill that the owners were looking to lease. After an 18-month process of planning, working out the lease agreement and getting the financing in order, the Helmicks were able to milk their first cow on March 13, 2010. They ran their grass-based seasonal dairy, which expanded three times, until January of 2020. Aaron and Tara transitioned away from the dairy for several reasons, though primarily due to labor and lifestyle. With the expansions, the dairy was becoming harder to manage just the two of them, and they had also converted to an organic dairy, which required more time in recordkeeping and removed the seasonality of their program. The Helmicks were running at a level of “unsustainable effort” and decided that transitioning the farm to a different commodity focus would allow them to spend more time with their growing family.

About 600 hair sheep (more at times) comprise the core of the Helmicks’ current operation, though they also have a smaller flock of wool sheep, a feeder lamb enterprise and beef cattle. They transitioned to an operation consisting

of predominantly sheep for two main reasons: lifestyle and income. Sheep could compete with the dairy income they had previously on the same land base (fewer overhead costs and higher margins) and they knew they wanted their young children to be involved with the farm so beef cattle were a little too big and dangerous for their kids at that point. They also didn’t quite have the borrowing capacity to build the beef herd to the level they’d need to maintain their income level with the amount of land they had. The beef cattle component of the Helmicks’ operation today is done through sell/buy marketing. They buy what’s undervalued and try to

sell what’s overvalued, and this is done in a relatively short timeframe, in order to keep overhead costs low. They also offer contract grazing opportunities for other farmers in the area.

Aaron and Tara agree, hands down, that the most rewarding aspect of their business is that they are able to work with their family. They homeschool their four children, so they are actively involved with the operation, as they are able. “We wanted a business where family could be part of it, and it has proven to be a good decision for us,” shared Tara. She continued, “Our children are with us every day and they





learn a lot from being there. Plus, we get to spend quality time with them that other people have to give up.” They joked that the children are very willing to go to Grandma’s house sometimes, to get a break from the farm. “They do work hard, but they’re very capable. It’s amazing what they can do,” said Aaron.

Because they have made the commitment to work with their family, the Helmicks are very motivated to keep improving their farm to ensure it can support their family. “The farm has to pay a sustainable, comparable income to what we could make in off-farm jobs with our education and experience levels,” Tara shared, “We look at our profitability annually and analyze what we could be doing, what it’s worth and we make the choice again every year, to make the farm work.”

As far as building a legacy, the Helmicks believe the legacy is their children, not the piece of land or the business. “It’s what we are able to teach the kids and instill in them right now, while they’re here on the farm with us. My goal is for them to be productive citizens and be able to contribute to the community,” said Tara. “When they leave here, life should be easier,” added Aaron, “If they go to work for somebody else or have a business of their own, we want them to be curious, know how to learn and know how to work.”

When the Helmicks first transitioned to sheep, there was a steep learning curve, which was a challenge that they had to overcome. However, Aaron and Tara have gone through some educational trainings, where they have learned to lean into the SWOT (strengths, weaknesses, opportunities, threats) analysis, so they try not to view hurdles as challenges, but rather opportunities for growth and improvement. “We’ve tried to change our attitude on challenges — we try to look at them and see the opportunity.

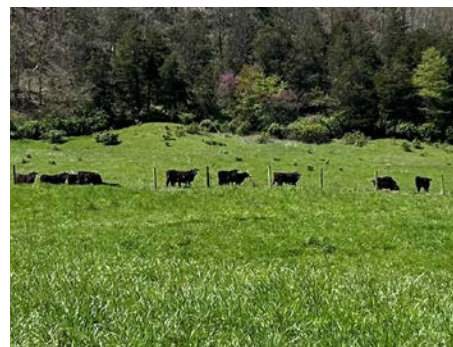


“I think the biggest challenge we’ve faced in this whole journey is people, and I don’t mean labor. We’ve always been focused on our business, but really didn’t understand the importance of daily interactions with people and building strong relationships.”

— Aaron Helmick

How can we solve this problem for someone else or for ourselves?” said Aaron. He went on, “I think the biggest challenge we’ve faced in this whole journey is people, and I don’t mean labor. We’ve always been focused on our business, but really didn’t understand the importance of daily interactions with people and building strong relationships.” Aaron quoted a saying his mentor uses: “Every problem is a people problem; thereby every solution is a people solution.” Therefore, the Helmicks have an ongoing commitment to build strong working relationships with everyone they come in contact with, including their landlords, extension agents, lenders, service providers, livestock markets, and more.

Farming is one of the most challenging careers out there, especially for folks just getting started in the industry. As beginning farmers, Aaron and Tara admired the Amish practice where startup operators and younger generations are encouraged to first invest in assets that produce a cash return within a short timeframe, then assets that make work more efficient and produce returns in a mid-range timeframe, before finally purchasing the land after all of those early investments are cash flowing. Aaron noted that it was helpful for them to focus



primarily on producing and managing cash flow, rather than the agonizing over the balance sheet when they were getting started. Looking back, Aaron and Tara said that the mistakes they made became valuable lessons that helped them grow and take more ownership making improvements for their operation.

The Helmicks’ relationship with Farm Credit began in 2017 with a real estate loan, and they are grateful to their Farm Credit loan officer for helping them get through the major transition from dairy to sheep as seamlessly as possible. Their loan officer was there to help them through the process with patience and understanding. They appreciate the educational events and resources offered through the Farm Credit Knowledge Center, as well.

As for the future of Anathoth Livestock, Aaron and Tara are continuing to hone their skills when it comes to managing a business, while trying to put people and relationships at the top of the priority list. Their current operation has a lot of moving parts, but it is simplified and more flexible than the dairy, which allows them to focus more on their family life and their four active children. However, the business will be entering a strategic building phase in the next two to three years. Aaron and Tara have plans to change their business model, with the production aspect shrinking and the breeding and sell/buy marketing components growing. They also plan to leverage the relationships they’ve built with farmers and professionals in the ag community across the country in order to help other young farmers starting out in the industry. They are appreciative of the support they’ve received over the years, so they hope to return the favor by helping to educate other young farmers and share best practices and tools for smart growth.

CUSTOMER-OWNER FEATURE:

WESLEY KENT OF WINDING RIVER FARMS

WEYERS CAVE, VA



How often do you hear of a specific day in a specific college class changing the course of someone's life and career? Well, that's what happened for Wesley (Wes) Kent during his senior seminar at Virginia Tech when Patti Craun (a Farm Credit loan officer at the time, who retired from her most recent role as a dairy specialist in February 2024) came to speak to the class on behalf of Farm Credit.

Patti spoke to exactly what Wes needed to hear — how to get started in the agriculture industry on a fiscally responsible path and the importance of building a strong relationship with an ag lender. As a result of that initial conversation with Patti and through Wes's own drive and determination, he has been able to build his operation from scratch over the last 24 years, continually growing, improving and evolving his practices.

Following graduation from Virginia Tech in 1996, Wes Kent worked as a herdsman at two different dairies. During that time, he learned valuable lessons and best practices, and he was able to work toward starting his own operation with the purchase of a few cows and a tractor, so he was well positioned to branch out on his own. In the year 2000, Wes began leasing the land and facility in Weyers Cave, VA that he continues to operate today as Winding River Farms. At that time, he was milking about 80 cows on 180 acres. In 2003, he was able to work out an arrangement with American Farmland Trust, in which they purchased the farm and set up a lease purchase agreement with Wes on the farm. At that point, Wes was able to take over the existing turkey operation on the property, which consisted of one turkey house. By 2004, he had built up enough equity to get a loan through Farm Credit to purchase the original 180 acres.

With owned land and five years of experience as an operator under his belt, Wes was looking for new ways to grow. In 2005, he began a long-term lease of the 350-acre farm that adjoins his, which is still in effect today. This gave him enough room to begin building his own herd of beef cattle, in addition to hay and crop

production. In 2011, Wes purchased the farm next door and added another 120 acres to the operation, which allowed him to start raising his own Holstein replacement heifers. In 2013, he was able to build a second turkey house on the property. He later converted to chickens due to increased profits and decreased labor needs. Recently, Wes demolished the original, 30-year-old turkey house that was on the property and he has plans to build a new chicken house this summer. It was too costly to revamp the existing, outdated house and as a grower for Pilgrim's Pride, he is receiving an incentive to build a new chicken house. He has also received a Rural Energy for America Program (REAP) grant from the USDA to help with energy efficiency costs in the new house.

In 2015, Wes installed two Lely robotic milkers, which enabled him to grow the dairy herd to 130 cows without hiring additional help. He had reached a point in the dairy operation where he was working with an old, dated parlor and having labor issues, so he sat down with his Farm Credit loan officer to crunch the numbers and they came up with the plan to add the robots. The addition of the robots has been positive overall, though not without growing pains in the early months. The cows now average 2.7 visits per day and production has increased 10-15 pounds of milk per cow per day, depending on forages.

Wes's current beef operation is a partnership with a neighboring farmer, which consists of 85 cow-calf pairs. The pastureland that the beef cattle graze would not be productive as cropland, so the partnership works well and provides even more diversification for Winding River Farms. In addition to the



expansion of his operations, Wes has improved the facilities greatly in his 24 years. He has built a new pack barn, parlor, dry cow barn, heifer barn, machine shed, poultry house (with another one in the works) and he has even fenced off all of the streams and put in watering systems in all of the pastures.

Farming can be a thankless job, but Wes is motivated knowing that he is doing his part for the country by raising food for people. "Given my skillset and the abilities I've been blessed with, I'm able to raise quality food products for others, whether it's chicken, beef or milk." He continued, "I also try to keep things here at the farm looking nice in order to put a good image out there for agriculture. I try to promote the industry as much as possible by giving tours, hosting groups and inviting hay customers to the farm to give them a firsthand look at what happens here." Wes is also proud to be building a legacy on the farm through owning and caring for the land, so that it will be in good shape for the next generation. Wes works alongside his partner, Annie, as well as a full-time employee. His older son also helps out after school and

his younger son seems to be enjoying running around on the farm, too.

Future plans for Winding River Farms include the addition of the new poultry house this year, but he'd like to purchase all or part of the land he currently leases and renovate the dairy facilities surrounding the robotic milking system in the long-term. Looking to the future, Wes plans to continue to enhance his sustainable farming practices, with cover crops and no-till planting. He also has an exciting partnership with a new buyer in the works on the dairy side, who

"When I was just getting started in agriculture, I wish I would have known how challenging the labor situation was going to be. I wish I would've gotten some training in employee management and learned a little more about managing people versus just managing the operation."

—Wes Kent

will pay a premium price for the milk as long as the farm can meet sustainability requirements.

As with all beginning farmers, Wes has faced a number of challenges over the years, including labor issues, low milk prices in the years following the installation of the robots and other unexpected hurdles. At times, he has had to be creative to make expansion projects happen. From the lease purchase agreement with American Farmland Trust, which involved putting the farm into a conservation easement, to putting up three cost-share buildings on the farm with the help of Maryland & Virginia Milk Producers Cooperative Association and the Chesapeake Bay Foundation, to the REAP grant from USDA, Wes has taken advantage of a variety of programs to help grow his operation. These programs, as well as good working relationships with Virginia Cooperative Extension, service providers, neighbors and other local farmers, have been instrumental in getting his operation to where it is today. He also credits much of his success to his strong relationship with Farm Credit and the guidance of his loan officers.

Wes would like to extend a special "Thank You" to Patti Craun for her many years of support, partnership and dedication to helping his operation get off the ground and find success during her time with Farm Credit of the Virginias.



CUSTOMER-OWNER FEATURE: SCOTT AND BECKY RAMSEY OF WYNDALE GARDENS ABINGDON, VA



Scott and Rebecca (Becky) Ramsey identified a need in their community and combined that need with their joint passions for science and healthy food systems to create Wyndale Gardens, an aquaponics operation in Abingdon, Virginia. Aquaponics is the combination of two farming practices: hydroponics (growing plants without soil) and aquaculture (raising fish). The primary aspect of the operation is growing a type of green butter lettuce, which the Ramseys sell to wholesale customers, including the local Food City grocery store, as well as the local school districts.

During the pandemic, the Ramsey family was living in Colorado and they realized that being at the end of the food chain without much knowledge of the food system was not the best place to be. "It was very scary for us to watch our grocery store shelves be depleted overnight," Scott remembered. "We didn't know where our food came from and we didn't have one green thumb between the two of us, but we started researching different farming methods and ended up buying a home hydroponic system, just to play around with growing our own food indoors," he shared. Then, one thing led to another... They learned about aquaponics and did more research into best practices. They hired a consultant, toured several commercial farms, put together a business plan and ultimately bought their 34-acre farm, named Wyndale Gardens, in Abingdon in 2022. Scott Ramsey is a native of Abingdon and it was always his dream to move back to the area with his family.

Sustainability and being good stewards of the land are at the heart of Wyndale Gardens. The Ramseys were able to revamp and reuse the three

greenhouses that were already on the property to accommodate their aquaponics production, and they have a variety of other sustainable practices in place, as well. Last summer, Scott and Becky worked with Virginia Tech to develop food safety practices and become Good Agricultural Practices (GAP) certified.

Scott and Becky run Blue Nile Tilapia as part of the aquaculture system, and they're able to convert fish emulsion into nutrients for the plants, eliminating the need for synthetic fertilizers. The Ramseys also reuse the waste that comes out of their filtration systems as fertilizer that goes back into the grow beds, and also fertilizes the hayfields on the farm. The fish need the water temperature to be about 82 degrees, so they have to heat the water year-round. They recently purchased a wood fire boiler, which provides a heating source for both the water in their six fish tanks and the air in their three greenhouses. The Ramseys receive scrap firewood from their neighbors, Thad and Camille Finney, who own a landscaping and sawmill business, so they are able to heat the facilities at Wyndale Gardens for a very low cost.

The process of growing the butter lettuce begins with Scott planting organic seeds into biodegradable growth foam cubes, or "grow cubes," where it takes about two days for the seeds to germinate. Once the plants have germinated, they go into grow lights for about two weeks, which allows enough time for a root ball to form. From there, the plants go into grow beds, where they'll stay for about four more weeks until they reach maturity. It is roughly a six-week process from seed to harvest. The original system in 2022 supported 1,200 plants per month and they have grown to harvesting about 4,000 heads of lettuce per month.

In addition to the aquaponics operation, the Ramseys also have a chicken coop, from which they sell fresh eggs; an on-site apiary, where they harvest their own honey; and host farm stays to support agritourism through Harvest Hosts. Recently, they formed a partnership with Sweetbay Brewing Company in Abingdon where the brewery purchased honey from the Ramseys and hops from another local farmer, with plans to produce a Summer Saison that will hit the

As beginning producers themselves, Scott and Becky have some great advice to others looking to get started in the ag world:

- **Develop strong goals** and know what you would like to accomplish, then persevere through the challenges as they come.
- **Build relationships** in your community. Learn who may be doing something similar to you and find out where you might be able to combine forces to have an impact on your community.
- **Become friends with your loan officer** – it's very important to have a strong, trusting relationship and available credit to be able to grow your business.
- **Don't discount certain markets** just because you might think they aren't a good fit. As producers of fresh produce, we thought the farmers' market/CSA route would be our market, but we sort of fell into the wholesale market, which has been far more lucrative.
- **Take advantage of any educational opportunities** that are offered to you. It's never a bad thing to get advice and hear different perspectives. We attended a Farm Credit Knowledge Center Transition Planning dinner, and it gave us a lot of things to think about for the future, even though we're only in year two of our operation. It was also a great opportunity to network with and learn from other producers who are further into their farming journey.



taproom this summer. The Ramseys have also partnered with Abingdon Olive Oil Company to develop a specially blended salad dressing that pairs well with the butter lettuce they produce.

Through a connection made at the local farmers' market with Dave Cheek of River Mountain Farms, the Ramseys were able to meet the school nutrition director for Bristol, Virginia schools, who was able to connect them with other school nutrition directors in the area. They learned more about the farm to school program where the USDA provides funding for school systems to acquire produce from local growers, and get that food into the school systems. Between the school districts they serve (22 schools total), the Ramseys' lettuce provides about 10,000 meals per day. The Ramseys find the most rewarding aspect of their business to be providing a nutritious and delicious product (the butter lettuce) to their community and the local schoolchildren. Their

motivation lies in knowing that they are having a significant impact on their community through what they are able to produce on their farm.

Regarding their relationship with Farm Credit of the Virginias, Becky shared, "We have a wonderful partnership with Farm Credit, from the moment we closed on our loan to relocating here just seven days later. Our loan officer Tina [Puckett] met us out at the property and it was fantastic to get to know her off the bat." Scott continued, "Farm Credit was the linchpin to getting this all started. It had always been a dream of mine to get back to Abingdon, where I was born, and raise my family here – and Farm Credit really made that happen for us."

The future is bright at Wyndale Gardens. Scott and Becky plan to build a pollinator habitat on the property, which will allow them to sustain the bees in their apiary with natural forage. It will beautify the land, help with erosion and improve

soil quality. They also plan to build a high tunnel specifically for growing produce for educational purposes and sharing their knowledge with community members. For now, they are enjoying perfecting their operation, managing hurdles, fostering relationships to support new market opportunities and raising their youngest daughter on the farm.



FARM CREDIT MEMORIAL SCHOLARSHIP AT VT

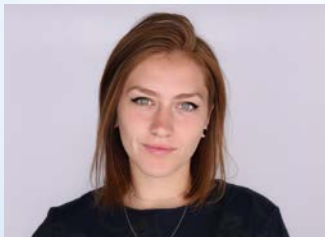
Farm Credit of the Virginias (FCV) began a scholarship program with the goal of supporting students in Virginia Tech's College of Agriculture and Life Sciences as well as honoring the life of one of its esteemed alumni in 2022. The fund honors the legacy of the late Brian Wilkerson ('06), a graduate of the Department of Agricultural and Applied Economics and a 10-year Farm Credit of the Virginias employee, who passed away in October 2021.

The \$100,000 endowment supports a scholarship for students majoring in any program within the College of Agriculture and Life Sciences. "We know that this investment is one way to further our commitment to the future of agriculture, and to honor Brian's own passion for his alma mater," CEO of FCV, Brad Cornelius said.

"Farm Credit of the Virginias and Virginia Tech's College of Agriculture and Life Sciences have maintained a long-standing partnership

benefiting agriculture throughout the commonwealth," said Alan Grant, dean of the College of Agriculture and Life Sciences. "We are delighted that they have established the Farm Credit of the Virginias Memorial Scholarship in our college, honoring Brian Wilkerson and supporting our students for years to come."

The first recipients were announced in the fall of 2023: Hannah Chambers, Gabe Wiggins, Rheannon Fultz and Mehreen Rahman.



Hannah Chambers

Landscape Horticulture and Design
Minor in Agribusiness Management and Entrepreneurship

Graduation: May 2024

Hometown: Roanoke, VA

"I am immensely grateful for your invaluable contribution to my education in the green industry at Virginia Tech. Your generosity has made it possible for me to fully engage in my academic studies in Landscape Horticulture and Design. Additionally, it has allowed me to more actively participate in meaningful campus initiatives, honor societies, and clubs including the Annual Plant Sale through VT's Horticulture Club, VT's Big Event, the National Collegiate Landscaping Competition, Phi Alpha Xi, and Transfer Student Support Workshops. I am deeply thankful for the opportunities that your support has made possible."



Gabe Wiggins

Environmental Economics, Management, and Policy

Graduation: May 2024

Hometown: Boulder, CO

"The Farm Credit of the Virginias Memorial Scholarship has had a profound impact on my educational experience at Virginia Tech. The financial support allows me to invest more time into my classes and research projects without having concern over loans. I'm incredibly grateful for this scholarship and the opportunities it has allowed me to pursue beyond the classroom."



Rheannon Fultz

Crop and Soil Science

Graduation: May 2024

Hometown: Weyers Cave, VA

"Because of the Farm Credit of the Virginias Scholarship, I have been able to pursue my crop science education with greater confidence, connect with experts in the field, and participate in research projects that have helped me realize my passion."



Mehreen Rahman

Environmental Science

Minor in Wetland Science

Graduation: December 2025

Hometown: Dumfries, VA

"Having the honor of receiving this scholarship gave me the ability to not need to find a work-study job or overburden my parents' finances. Without the added stress of having to figure out how to pay for my college experience, I get to fully enjoy and take advantage of all of the opportunities at Virginia Tech. Whether it be undergraduate research or discovering a new lifelong passion through the student organizations, I don't have to worry about how to pay for it all!"

VALOR EXPERIENCE

by Adam McKenery, Chief Audit Officer

While sitting in a conference room in 2022, my former manager and chief audit officer, Dewey Brown, slid his phone over to me and asked, “Is this something you would be interested in?” I read the webpage he had pulled up on his phone and while sliding his phone back, replied, “Yes.” In that moment, I had no idea that this simple exchange would result in an incredible journey that will forever change who I am. VALOR has become a part of me, and I am so appreciative that FCV offered me this opportunity and proud to have been a part of the experience.

My class (Class VI) is comprised of ten individuals from a variety of backgrounds who, through this experience, have become more than a part of my network — they have become lifelong friends. Together we have travelled and learned about the diverse agriculture industry (photos below). In addition to the tangible lessons my class has learned about agriculture and leadership, we have grown from our different perspectives. Thanks, VALOR, for connecting me to my classmates and for an incredible experience.

What is VALOR?

Virginia Agriculture Leaders Obtaining Results (VALOR) is a premier adult leadership development program for Virginia’s largest industry — agriculture. It is a two-year program for adults in agriculture who want to develop their communication, problem solving and critical thinking skills in addition to broadening their knowledge of global and local agriculture in the pursuit of becoming an advocate for agriculture and a leader in the industry.

Applicants must complete an application and participate in a face-to-face interview. If selected, fellows will attend twelve seminars over the course of two years. Eight of these seminars are spread across the Commonwealth, two capital seminars are held in Richmond and Washington, D.C., one seminar is scheduled somewhere else in the U.S. and one seminar is international.



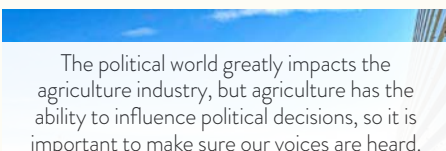
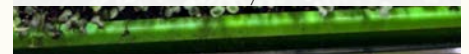
The agriculture industry is efficient. A large percentage of peanuts grown in VA comes from a just a small number of farmers on relatively few acres.



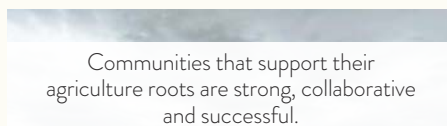
The meat you buy at your local grocery store may have been processed and packaged right here in VA. Similarly, VA cotton may very well be in the shirt you’re wearing. Commodities and products are shipped both domestically and internationally from VA ports.



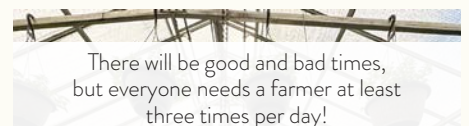
Urban sprawl has contributed to a shrinking amount of viable farmland, so urban agriculture will play a greater role within the industry in the future.



The political world greatly impacts the agriculture industry, but agriculture has the ability to influence political decisions, so it is important to make sure our voices are heard.



Communities that support their agriculture roots are strong, collaborative and successful.



There will be good and bad times, but everyone needs a farmer at least three times per day!



CHARITABLE CONTRIBUTIONS FUND

Farm Credit of the Virginias' Charitable Contributions Fund (CCF) provides grant funding to charitable organizations that promote agriculture within our footprint. The fund allows our cooperative to support the growth of agricultural programs, invest in the future of agriculture and enhance the quality of life in the rural communities we serve. You can visit FarmCreditofVirginias.com/CCF to learn all about our CCF program!

Grants were awarded to 13 deserving organizations in August 2023 in the second round of the CCF program. See what some of our 2023 CCF grant recipients have been up to...



The West Virginia Food and Farm Coalition used their 2023 CCF grant to expand youth entrepreneurship activities in Pocahontas County, WV, primarily through gardening. They have been able to launch or support

gardens, tended by students, at Hillsboro Elementary School, Marlinton Elementary School, Green Bank Elementary and Green Bank Middle School. The Coalition supports Green Bank High School's FFA by purchasing seed-starts for all of the elementary and middle school gardens. They also started a garden and youth-run Farmers' Market in Helvetia, WV for homeschooled students. The students who care for the gardens are able to sell their produce to local consumers or provide food for their schools..

Eastern Agriculture Innovation used their CCF grant in part to host over 100 agricultural enthusiasts and professionals at the Misty Mountain Event Barn for a Cattlemen's Evening, in collaboration

with Mountainview Veterinary Services. The event provided an insightful exploration into the importance of stress management in the agriculture industry, presented by Michele Payn, as well as the "Packer's Playbook," which dives into the ins and outs of the beef industry, presented by Corbitt Wall of National Beef Wire.



The Franklin County High School (FCHS) Agriculture Program leveraged their CCF grant dollars to purchase and outfit a trailer for a Mobile Ag Classroom. On March 26, 2024, FCHS FFA organized an Ag Day

for all 7th grade students at Benjamin Franklin Middle School (approximately 450 students). The FCHS FFA and agriculture students utilized their Mobile Agriculture Classroom to set up stations which informed students about different aspects of agriculture. Some of the stations included Agricultural Mechanics, Horticulture, Small Animals, Forestry & Wildlife, Vet Science, Agribusiness, FFA, Livestock and Agronomy.

The Fauquier Education Farm received a CCF grant in 2023 to continue the good work they are doing for the communities in Fauquier, Rappahannock, Culpeper and Prince William Counties. They raise ten acres of vegetables each

year and use these crops as an outdoor teaching lab for educational programs for pre-school age kids up through adults. During the 2023 growing season, the Fauquier Education Farm grew and donated over 54 tons of just-picked, high quality, fresh produce for local food banks in the four counties they serve. This equated to 108,488 pounds of healthy nutrition, delivered to help neighbors in need within our immediate community.



2024 Charitable Contributions Fund Grant Round is Accepting Applications through July 1, 2024.

The third round of the Charitable Contributions Fund grant opportunity is now open and accepting applications for up to \$10,000 through July 1, 2024! Funding will be considered for projects that are either located in our territory or that serve communities where FCV conducts business. Grants will only be awarded to non-profit groups and charitable organizations. Apply today on our website at FarmCreditofVirginias.com/CCF or pick up a paper application at a branch office and return it when completed.



TAKE THE WHEEL



Are you ready to take your fleet to the next level? Find a Farm Credit **EXPRESS** dealer near you for the lending options you've been searching for.



farmcreditexpress.com



FARM CREDIT

102 Industry Way | Staunton, Virginia 24401

NMLS #456965

PRSR STD
U.S. POSTAGE
PAID
COLUMBIA SC
PERMIT 1183

FARM CREDIT OF THE VIRGINIAS DIGITAL BANKING ONLINE AND MOBILE APP

GO MOBILE WITH US!
REGISTER TODAY TO DISCOVER A
BETTER WAY TO MANAGE YOUR LOANS.

Register today by clicking the Digital Banking button in the top right corner of the home page at FarmCreditofVirginias.com to access the web portal and mobile app.

Get ready to:

- Enjoy a consistent look and feel across all your devices.
- Use our new mobile app on the go to manage your loans or access funds from your line of credit.
- Schedule unlimited current and future-date payments.
- Access up to 25 months of billing statements and transaction history.
- Enable complete visibility and the ability to help manage loans through co-borrower registration.
- Benefit from enhanced login features that keep your online sessions safe and secure.



Scan Here
to Learn More!

For questions, you can reach out to our branch office, call 540-347-3348 or email BSSHelpDesk@FCVirginias.com.

FarmCreditofVirginias.com



FARM CREDIT